



CONSUMERS' GUIDE

NOVEMBER 21, 1938



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D. E. MONTGOMERY, Consumers' Counsel**

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U. S. Department of Agriculture . . . Washington, D. C.

MARY TAYLOR, Editor

ONCE A YEAR experts on agriculture and farm family problems get together in Washington to exchange ideas on what's happening to income and costs of living in rural America.

No crystal ball gazers, these conferees are trained observers of economic conditions throughout the country who report on developments in every important branch of farm family living and who then attempt a careful appraisal both of dark and bright spots on the agricultural horizon.

This year extension agents—home demonstration leaders, home management economists, and other specialists—came from 30 different States. Here are some highlights from their discussions:

Net cash income available to farm families for living expenses and getting ahead financially, they believe, will be somewhat higher in 1939 than in 1938. Dollar for dollar, money income next year is expected to stretch about as far as in 1938. General retail prices are not expected to change much from present levels. Incomes in North Atlantic, East North Central, and South Atlantic States will rise in 1939 if industrial activity and city consumers' incomes continue present upward trend. Prospects seem bright for the West North Central region. A possible drop will come in the South Central region, a slight increase in

incomes in Western States.

Low income farm families came in for attention. Consumer Purchases Study shows that the middle farm family in 1935-36 had an income of \$900, of which only \$500 was in actual cash. Sharecropper families, with much less must be helped to make every penny count in wise expenditures. Conferees decided one major need of farm families, particularly small budget ones, was advice in buying credit; families should "shop for credit," learn that credit is not a substitute for income, recognize risks involved when buying credit. Account keeping is necessary if financial planning is to be successful; 2 farmers on the same kind of farms may have totally different financial pictures if one does and one does not keep accounts. (Often farm wives are more account-minded than farm husbands, conferees reported.) Farm families must be helped, too, to learn that home production and canning of foods can result not only in "cash saving" but also in "health saving."

Cooperative buying by rural people, according to the conference, is on the increase. So is interest in the study of buying problems, grading, consumer legislation, and industry aids to consumers. Both developments parallel similar ones among city families. Home demonstration specialists, working with farm families on textile buy-

ing and labels, looked behind the "Consumer Protection Label" (see *Consumers' Guide*, March 22, 1937), to learn what organized workers in the coat and suit industry are doing with employers to stabilize the market for farm products and to control the quality of the products they make for rural and urban consumers. They observed the common interest of farm and city families in the movement toward security of income and quality standards for spenders of income.

CONSUMER SERVICES OF GOVERNMENT AGENCIES, a publication of the Consumers' Counsel Division, shows how "the protection and promotion of consumer interests is a primary or a secondary responsibility of many different offices of the Government. For a few subordinate agencies such protection is a major function." This description, in convenient manual form, of the various services should be of help in answering many consumer inquiries concerning the work of the Government. It contains information on the bulletins issued by each agency. This publication was first issued in 1936 under the title, "Sources of Information on Consumer Education and Organization."

A limited supply of free copies is available to individuals who address requests to Consumers' Counsel Division, Agricultural Adjustment Administration, Washington, D. C.

DON'T FORGET to fill out and return the post card we have mailed you, if you wish your name retained on our mailing lists. These lists are being revised now. We must drop from them the names of all subscribers who fail to notify us of their desire to have their names retained. IF YOU WISH YOUR SUBSCRIPTION CONTINUED, you must return the filled-out post card immediately.

OUR THANKS for the cover picture (top of page) go to Julius Garfinkel & Co.; for photographs on pages 7 and 9 (bottom of page) to the Tea Institute, New York City.

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Tips to Toy Shoppers

Ingenuity in creating and improvising playthings hurdles limits pocketbooks set on the quantity and quality of the toys you buy

MAN does not live by bread alone; even bread and circuses are hardly an adequate diet. As for children, all bread and no play makes a national calamity. Yet the Consumer Purchases Study, which set out to find what man does live by in America, discovered that nearly one-third of America had to live on 50 cents or less a person a day. What pittance, if any, is left over after such people finish paying for bread and shelter and clothing is usually swallowed up by the humdrum needs of living.

Despite this the hunger for something else persists, and when it finds expression in a child's cry for toys, perhaps it is too sharp to deny. Perhaps then food money, shelter money, clothing money, meager as they are, are tapped for toys.

All America doesn't live in the economic shadowland where the one-third live. Millions of Americans can afford to buy food, clothes, shelter, and something else, too. And between the people who live in the sun and those who live in the shade, there are other Americans who get by well enough—if they are careful.

Now with Christmas coming on, all three Americas will turn to the things they live by that aren't bread. And of these things toys will glint brightest in their attention. For the sake of the season, then, there is outlined here some information. Some of it will be helpful to each of the three Americas, and some of it, it is hoped will cut across budget lines to help all children and all parents.

Treatises on the principles of toy selection may have the hollow kind of sound that the mountain must have emitted when it brought forth a mouse. Back of them, however, are a few rules of thumb that anyone can check off on his own hand when buying toys.

Rule No. 1 seems obvious but is often forgotten. Toys should recog-

nize age differences. A 10-year-old will be bored with a 2-year-old's toy and a 2-year-old might very well develop a sense of frustration prematurely (frustration belongs to adults), if confronted with a 10-year-old's toy. Both will look blankly at a toy which pleases an adult very well.

Wise buyers of toys will observe Rule No. 2, that children should be encouraged by their toys to do things, not to watch them. While young they should be encouraged to exercise their ingenuity, to develop a sense of workmanship, to get the satisfaction working and accomplishing give. By doing things, too, the child may develop a sense of vocation. By exploring his own abilities at play he may eventually arrive at his particular ability or talent. Once found, this ability, whether it is an ability to draw, sing, to play the piano, to sew, or to handle a hammer and saw, should be fostered.

Toys, if they are to carry children through their many transitions forward, must be durable, and must be able to stand wear and tear. And, of course, they should be safe. Mark down these pointers as Rule No. 3.





MAKING TOYS for children can be fun for adults. These Utah women, helped by Extension leaders, turned sewing scraps into a dividend of rag dolls for their children.

To give a child too many toys, Rule No. 4 cautions, is to bewilder him with his own wealth. Too great a variety of playthings distracts a child. Instead of multiplying his pleasure and his profit from toys, his attention is distracted from one to the other toy so that he explores no single toy to its full advantage. The breaking of a toy means nothing to him, and, hence, he is not encouraged to be careful and provident. Where toys do accumulate child experts suggest that most of them be stored away and that the child be permitted to have only a few of them at a time.

Purchase of toys, like the sensible purchase of anything, should begin with a toy inventory. Survey the toy stock to see what toys the children have and then make a note of the toys you need and the toys you will likely want over a period of time. With this list to work with, buy toys one at a time, and not necessarily at Christmas, but in such a manner that each new toy adds to the possibilities of all the toys rather than supplants one still useful.

Broken toys should be repaired and stored away. Toys that have fallen in disfavor should not be left around, but also should be stored away. Then some day when the child is bored they

can be brought out again invested with all the attractiveness of a new toy.

The simplest life is the life of a baby under one, and this is reflected in the toys he needs. Oblivious to anything subtle, the very young child wants, in the way of toys, something bright that he can see, something substantial that he can pick up and drop, something that makes a noise he can hear, and something that he can put his teeth into. And since he does like to put his teeth into things, care should be taken that the paint on his toys is not poisonous.

Public health studies show that a far greater number of children than is usually supposed are poisoned by paint. To keep the child completely safe from paint poisoning care should be taken that no painting in the nursery or anywhere the child is likely to play be done with lead paints. To make sure, however, insist on paints for the nursery, toys, and furniture that do not contain any lead.

Lead soldiers, despite the aura of sentimentality that hovers over them, should also be avoided. So, too, should lead cannon, and all the other cheap little trinkets that are made of lead. Older children sometimes are given lead moulds with which they cast

molten lead into toys. The fumes, however, which molten lead gives off make this pastime distinctly dangerous.

As additional safeguards, toys for the young child should have rounded edges; they should have hard finishes that do not chip off; they should have no loose parts; they should be large enough so that the child cannot swallow them; and finally, they should be washable.

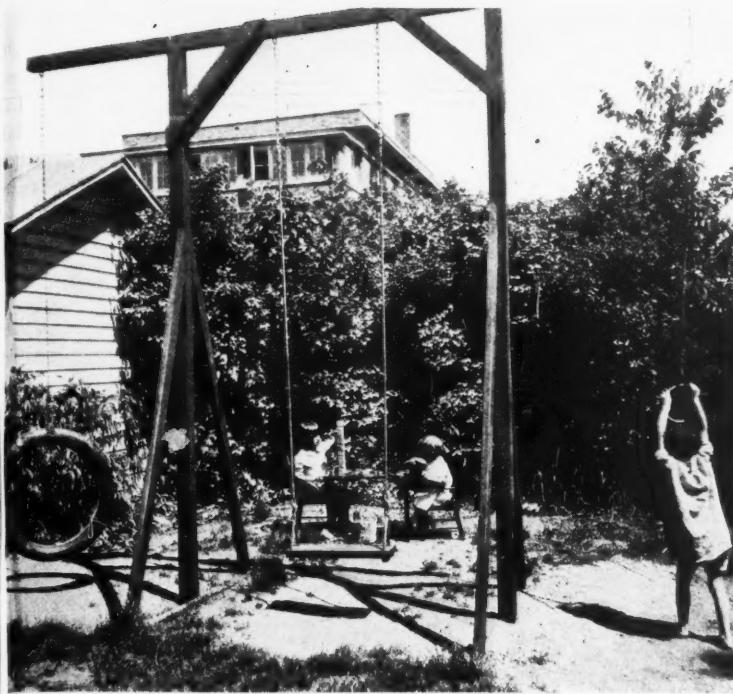
For the child under one year suitable toys include a soft animal, a washable soft ball, a balloon, some bright beads on a string, a rattle, and a floating toy.

Growing up, but not quite of age yet, the child of 1 or 2 can profitably use a play pen, a strong chair to crawl about and sit on, a doll, housekeeping toys, blocks and something like a scooter or a kiddie car to push about and exercise legs.

Dolls vary in price with the quality of their materials and workmanship. The stuff dolls are made of is either composition (rosin, wood, flour, starch and water), rubber, or fabric. Of these the composition dolls are the cheapest and least durable; rubber, the most durable. Hard rubber dolls, however, are sometimes heavy and unsuitable for very small children. Glas-

WHEN YOU BUY, see that toys intended to fit together or to function, do so easily. Poorly constructed playthings are a pocketbook waste.





OUTDOOR PLAY equipment can be bought, but where budgets don't include a toy account, an old automobile tire can serve as a swing, packing boxes can be playhouses, and a few boards nailed together—plus a wheelbarrow full of sand—can provide a continent of fun for small hands and creative minds.

eyes in dolls are more lasting than celluloid eyes. Only rubber dolls may be washed, but even these should have non-rusting steel buttons at the shoulder joints. Cold cream, incidentally, works as well on the face of a composition doll as on an adult's face.

Blocks may be purchased in successive groups, so that each succeeding set of blocks adds to the possibilities of the preceding set. In this way as the child grows up a building set can be accumulated.

Many toys need not be bought at all. Blocks can be made out of cigar boxes glued or nailed tight and lacquered carefully. Cheese boxes, chalk boxes, any small box will serve the same purpose. By using different colored lacquers the boxes can be given a rainbow effect. Cookie cans, cracker cans, baking powder cans, even fruit and vegetable cans can be made into nests of cans. The edges should be rolled down carefully until they are smooth,

and then they should be lacquered. Two-by-four planks can be sawed up into convenient sizes, planed or sandpapered smooth, and then lacquered into blocks. The handle of an old broom can be sawed into 3- and 4-inch lengths and lacquered. These, too, can be made to serve as pegs for a large peg board by boring holes one inch deep into a 2-inch board about 10 inches square. For this board the seat out of an old chair might serve. Clothes pins and spools can be painted brightly and a few of them of different colors offer unlimited opportunities for experimentation to the child. Animals and dolls may be made out of old turkish towels.

Emerging into a larger world, a world that has an outdoors and gets hot and cold, a world that has things with different qualities each of which has a place and some of which fit together, the child from 2 to 5 needs toys that emphasize these qualities and

help make the distinctions he is gradually making for himself.

Blocks take on new qualities for him; they can be made into buildings, pushed about to simulate trains, arranged to look like a city. The child of this age keeps house or keeps store; he excavates in sand. Dolls become important both to little boys and girls. Tiny dishes come into demand. In more affluent homes children want electric irons and telephones, wash tubs for doll clothes. With the world in plain view, the child tries to reproduce it in his nursery and backyard.

When toys can be bought, care should be taken that those expected to fit together actually do fit together; that toys supposed to iron, really iron; that trains run.

Electric toys should be purchased with care for some of them do not even meet adult standards for safety. Where these are purchased, parents should insist on labels to indicate that they meet ordinary safety standards.

Electric trains, which fall distinctly out of the reach of most children, cost enough to make it important for parents to be unusually careful. Children younger than seven are not ready for trains. When they are purchased, guarantees of durability, safety and performance should be insisted on. Care should be taken to buy standard devices so that additions, if desired, may be made without undue trouble. These trains require transformers. To be sure that the set will work parents should make certain that the transformer voltage is the same as that in their homes. Again each transformer is designed to operate only a limited number of pieces. If one is sold as part of a train set it is a good idea to find out how many pieces it will operate. It may be economical to insist on a larger transformer that permits of expansion without the purchase of an additional unit. In buying additional equipment make sure, too, to buy equipment that fits the tracks. There are 2 sizes, "O" gauge (1 3/8 inches wide) and standard gauge (2 1/4 inches wide).

But for persons who cannot buy toys or who can spend only a limited

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Everybody Likes This Grading System ⁷

Here's the unique method used by the Government and the trade to set standards and settle disputes in quality grading of tea

EVERYTHING may stop for tea in some places, but when they serve tea to a United States tea examiner he is just beginning to work.

"No sugar," he says, "no lemon, and no cream; and please start pouring fast, because we have a tremendous amount of tea to drink today."

Tea drinking, or rather, tea sipping is his job.

For a long time after those famous masqueraders brewed a harbor-full, tea was an unpatriotic drink in the United States. But the hankering for a cup of it finally overcame sentimental prejudice and Americans began to drink tea again. Despite the increase in the tea drinking habit, tea exporters who supplied the United States dumped their poorest tea in the United States and shipped their better grades to other countries. Finally in protest against the quality of the now popular beverage Congress passed the Tea Law of 1897 which provided that all tea entering the country should be placed in bonded warehouses and held there until Federal inspectors could determine that it was wholesome, pure, and of a certain minimum quality.

Tea which fails to meet the standards set for it under this law is either destroyed at the importer's expense or else removed from the United States. Tea that does conform to U. S. standards enters the country duty free.

TEA BLENDING is an art done on a living palate. After tea tasters determine a blend, it is then tested scientifically with water from the cities where it is to be sold. Since the water in each region is chemically different tea blends are adjusted to offset variations.

First a responsibility of the Treasury Department, tea tasting was in 1920 transferred to the Department of Agriculture, where today tea tasters, under the auspices of the Food and Drug Administration, roll teaspoonfuls around their tongues.

Like meat graders, tea tasters must have criteria against which they can measure quality. Grades for meats, intelligent consumers know, are established by the Bureau of Agricultural Economics. Graded meats carry grade stamps in purple ink which consumers can plainly see on cuts of meat. These grades distinguish between high, low, and in-between quality meats. "Prime" beef, for instance, is the very best that can be bought; "choice" is next; and "good" ranks next. Behind these grades, however, are definitions of quality based upon the experience of meat producers, meat sellers, and meat eaters, and upon the research of Department of Agriculture scientists.

Tea, however, is not measured in grades that range from high to low. Under the Tea Law, the Department of Agriculture is permitted only to establish a minimum quality standard for tea. If the tea meets this minimum standard, well and good; it can come into the United States. If it can't meet this standard, it is an undesirable alien and is destroyed or deported forthwith.

STANDARD MAKING begins with a definition. "Tea," says the Department of Agriculture, "consists of the tender leaves, leaf buds, and tender internodes of different varieties of *Thea Sinensis L.*, prepared and cured by rec-



ognized methods of manufacture. It conforms in variety and place of production to the name it bears; contains not less than 4 percent nor more than 7 percent of ash. . . ."

Under this definition the Department of Agriculture recognizes 10 varieties of tea:

Formosa oolong, a semi-fermented tea from Formosa for compromising consumers who like a black tea with a green tea taste.

Formosa black, a fully fermented Formosa tea.

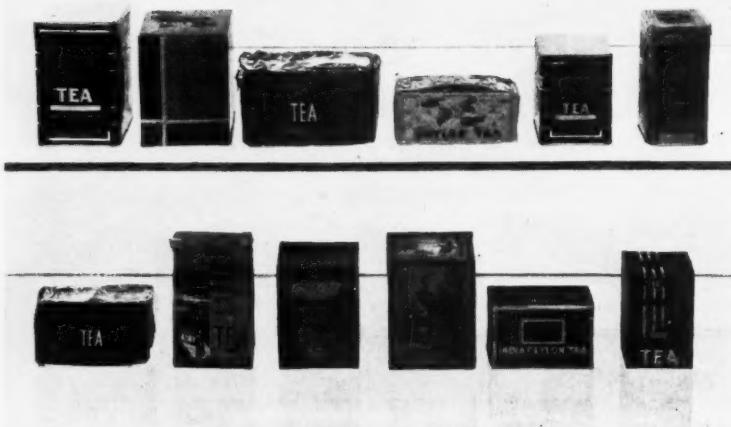
Congou, a black China tea, sold frequently as English Breakfast Tea.

Java, a black tea that does not come from China, Japan, or Formosa. Usually it hails from Ceylon, India, or Sumatra. These black teas, very much alike in flavor, differ distinctly from other black teas. Java happens to be standard black tea this year. Next year the black tea standard might be a Ceylon, an India, or a Sumatra.

Japan Black, a fermented tea.

Japan Green, an unfermented, unwithered tea that has been dried in baskets or trays, either in the sun or over charcoal fires.

Japan Dust, another variety of unfermented tea.



A GALLERY of tea packages is also an object lesson in the importance of reading labels. The package that looks to be one of the largest in the gallery (bottom row, second from left) contains only $1\frac{3}{4}$ ounces. The package which seems to be smallest (top row, third from right) contains a half pound. Smart consumers are not deceived by the size of a package; they look for the net weight before they buy.

Gunpowder, a China green tea, of which each leaf comes rolled up in a tiny pellet.

Scented Canton, a China Oolong (semi-fermented) tea which is scented. This tea is purchased by Chinese in the United States.

Canton Oolong, a semi-fermented tea.

Annually the Food and Drug Administration sends invitations to 6 experts from among the tea importers to attend a tea party. These 6 experts, who are selected by the Secretary of Agriculture before the 15th of February of each year, determine the minimum standard of each of the 10 types of tea that will be admitted to the United States during the year.

Sitting around a revolving table bordered with handleless china cups of tea, with centerpieces of balances, metal weights, spoons, and a kettle of boiling water, these 6 experts with the Chief Tea Examiner of the United States set the style in tea tastes for the coming year. By sipping the tea set before them they finally select samples of each of the 10 varieties which will be used to measure all the tea that is imported.

Weighing on their balances, as care-

fully as an apothecary, exactly enough tea to make a single cup, the experts then shake the leaves out of the balance pan into a cup. Freshly boiling water is poured over them, and then the tea is permitted to steep 2 to 3 minutes.

Tasting begins with a sniff at a teaspoonful of the infused leaves. Then, having caught the aroma, the tea expert savors a spoonful of the liquid. Now the expert sniffs at the tea leaves in the palm of his hand, inspects them closely for pieces of stems and leaves. Then as a final check, he compares the sample selected with the preceding year's samples.

Satisfied finally that it has a tea fit to serve as a foot rule for all tea to be admitted to the country, the Board sends its samples to each of the 5 ports where tea examiners are stationed.

May 1 is the date when old tea standards are destroyed and the new ones begin to take the measure of all tea importations. Yearly replacement of these basic tea measurements is necessary, of course, because tea—unlike the platinum bar in the Bureau of Standards which is the basic standard for all linear measures in the United States—deteriorates. A constant standard of tea quality can be obtained only

by replacing the tea standard after time has made the old standard inexact.

THE CLIPPER SHIP, crowding on sail, a bone in her teeth, a moving mystery of lines and canvas and men who man the yardarms, used to ply the oceans from India and Far Cathay, her holds aromatic with spice and tea. Today modern liners steam toward the Occident with tea, steam winches and electric cranes unload them, and then finally the tea cargo is hauled from the docks to bonded warehouses.

Brace and bit in hand, samplers from the Food and Drug Administration now approach the heavy wooden boxes of tea. Holes are drilled in the boxes and with a bamboo or wire rake enough tea is abstracted to enable the tea examiners to make their tests.

Measuring the importation against the standards established is much like the process of establishing the standards, except here a tea examiner makes the decision and not a board. Too, he does not depend solely on his sense of taste, smell, and touch. Where the amount of dust in the tea is doubtful he orders a scientific microanalytic inspection. If he is still doubtful, then a pound of tea is sent to the Food and Drug Administration laboratories where chemists pull the tea apart chemically in a search for impurities.

Tea that does not meet the United States' standards is not permitted to enter the United States.

Appeal, however, is available to the tea importer if he thinks that his tea does measure up to standard despite the examiner's decision.

UNLIKE most courts of appeal, the United States Board of Tea Appeals does not itself decide whether the alien packages of tea can enter the United States. Composed of 3 employees of the Department of Agriculture, this court only supervises the trial that is made by 2 members of the tea trade.

Appellant, in this case a sample of the questionable tea shipment, is placed along with a sample of the Government standard tea and several other teas—all of them unidentified—before the 2 tea tasters from the trade. The importers are then asked to grade these

various teas in the order of their quality. After brewing and tasting each, after feeling the leaves and smelling the brew, the importers then line up the cups of tea from left to right, with the best tea on the far right, the second best tea next, and so on down to the sample which in their judgment rates lowest in quality.

When this arrangement of the teas is completed, the Board of Tea Appeals picks up the cups and looks at the code number on the bottom of each cup. All the tea to the left of the cup made with the Government standard tea passes; all the tea on the right fails.

If there is still disagreement about the rating of the tea on trial, a third expert from the trade is called in, and the trial is repeated; the members of the trade go through the blindfold test again, line up the teas once more, and if the doubtful tea still lands right of

the Government standard, the appeal is lost. This tea may not enter the country, and the importer must either ship it out of the country, destroy it, or sell it for chemical purposes.

Homeliest, perhaps, of any official grading procedure, the methods of selecting tea standards and of appealing the decisions of tea examiners, with all their pleasant and ingratiating kettles of boiling water, china cups, and tea drinking, nevertheless have a unique significance to consumers.

Standards of quality in the tea trade, to a greater extent perhaps than in any other trade, arise out of demands from the trade itself. The cordial and efficient cooperation which exists between the Food and Drug Administration and the trade makes for simple and easy law enforcement. Cooperation such as this is testimony to the fact that where there is a will to achieve a practical system

IF the Tea Examiner bars a tea import because it is below quality, the importer of the tea can still appeal to the U. S. Board of Tea Appeals, which calls in two of his colleagues in the tea trade to conduct a concealed-name test. If these tasters rate the disputed tea above the Government standard, the Board of Tea Appeals lifts the import ban and permits the tea to be marketed.



TEA IMPORTS to the United States go straight to bonded warehouses, like this one, where the Food and Drug Administration's tea samplers extract a bag full from each lot for examination and testing. All tea that fails to meet minimum quality standards set by the Board of Tea Experts, made up of members of the tea trade, is either destroyed or deported.

of standards for even so delicate a thing as the flavor of tea, a way will be found.

OPEN SECRETS TO PREPARING A GOOD CUP OF TEA

First, use only freshly boiled water. If water is allowed to boil and reboil, most of the air which it contains is driven off in steam, and the water has a flat taste which is imparted to the tea liquor. A pound of tea averages from 150 to 200 cups, depending on whether you like it strong or weak. Experts say that two-thirds of an ounce of tea to a quart of water is the correct amount. Infusion of leaves should take from 3 to 5 minutes. Tea should be made in a warm teapot—preferably in one made of porcelain—and after infusion the liquor should be poured from the leaves. Worst *faux pas* to commit in making tea is to use leaves a second time. A good cup of tea requires fresh tea leaves.

Drink a cup of tea for anything but food value. Tea has no nutritive value except for the sugar and milk or cream that is added to it.



ON THE CONSUMER FRONT

Notes from Government agencies at work for consumers

FOUNDATIONS of a great many things would be undermined if no 2 inches were the same size, and part of the credit for our secure underpinning we owe to the National Bureau of Standards. Now the Bureau of Standards is moving in on another field, men's shirt sizes, to bring about law, order and stability there.

In a recent proposal, the Bureau's Division of Trade Standards recommended to the manufacturers of men's dress shirts that they adopt a system of standard minimum measurements for men's shirt sizes worked out by the Bureau. The measurements apply to the neckband, the chest, the front length, the back length, the armholes, and the sleeve width for the sizes from 14 to 17. Along with the recommended measurements the proposal also explains how the measurements should be taken. For example, the chest measurement is made around the buttoned-up garment at the bottom of the armhole.

Commercial standards proposed by the Bureau of Standards do not have the effect of law. They are recommended to an industry for voluntary adoption. The Bureau of Standards first gets an industry together so it can find out what standards it should have. Then it gives the industry whatever assistance it can in working out standards. After a standard is developed, the Bureau polls the industry to see how it stands on the proposal. Finally, when a majority of the companies in an industry adopts the standard, the Bureau promulgates it as a "Commercial Standard." Manufacturers who then make their products according to the provisions of such a Standard defining sizes may label them: "These

— guaranteed by —— Company full size in accordance with Commercial Standard CS00 issued by the United States Department of Commerce." The Bureau maintains a list of the companies which use this "certification plan."

NEW RULES for silk buyers and sellers, issued by the Federal Trade Commission on November 4, now permit silk consumers to buy with both eyes open and their blindfolds removed.

Anything said about silk, the Trade Practice Rules for the Silk Industry say, no matter where or how it is said, must give certain information. Moreover, the information must be given even if an evasive dealer should try to get around the rules by not saying anything at all. In that case, the Federal Trade Commission has ruled, the omission of a statement is itself misleading and deceptive.

A fabric which contains silk, that is, the natural fiber derived from the cocoon of the silkworm, (1) must be identified so as to disclose the fact that it contains silk, (2) may not be sold as something other than silk, (3) may not be sold in any manner that might be misleading or deceptive.

Fabrics made from the waste incident to the manufacture of silk must be sold as either "silk waste" or "silk noil." Any fabrics containing silk waste must disclose this fact.

Silk, Pure Silk, All Silk, Pure Dye Silk, or any similar term which indicates that a fabric is made only of silk may not be applied to any fabric which is not made only of silk. Dyeing and finishing materials may be added to these silks, however, so long as they

do not constitute more than 15 percent by weight of a black silk fabric, or more than 10 percent by weight of any other silk fabric. Metallic weighting of any kind in a silk fabric disqualifies it from being called by one of these terms.

Weighted silk must indicate how much weighting it contains. For example, silk containing 25 percent of weighting material should have on its label a legend which reads like this: "Silk, Weighted 25 Percent." Manufacturers may, if they wish, indicate that the silk weighting ranges between a maximum and a minimum percent. In this case, the label would read: "Silk, Weighted Between 25 and 50 Percent." Rules which apply to weighting of materials also apply to any other non-fibrous materials added to the silk.

Fabric mixtures containing silk must indicate the fibers contained in the order of their importance. For example: a silk, cotton, and wool mixture should be labeled, "Silk, Cotton, Wool," if its largest constituent is silk, the next largest cotton, and the other constituent wool.

Any fabric which simulates silk must indicate clearly what it actually is, so that no one may be misled into believing that it is silk.

Deteriorated or damaged silk must be sold as such.

No firm which does not do most of its business in silk products may use the word, "Silk," as part of its trade or corporate name.

Besides making certain practices illegal, the Federal Trade Commission also recommends that the trade adopt certain practices.

It would be a good practice, the Commission said, if the exact percentage of each kind of fiber in a fabric mixture was indicated on the label.



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Another practice the silk trade might adopt, the Commission said, would be to use the word, silk, in connection with every weave that is associated in consumer minds with silk. Thus, when crepe is being sold, it should be referred to as silk crepe, chiffon should be called silk chiffon, satin should be called silk satin, and taffeta, silk taffeta. Of course, the trade could use words like chiffon, satin, and crepe without appending silk when this practice is not misleading, but the Commission thinks that the practice it recommends is a better one.

Finally, the Commission said, consumers would be grateful if the silk trade would indicate on its labels and in its advertisements just how they should wash, clean, and take care of silk. If manufacturers did this, consumers could "enjoy full benefit of the desirable qualities and services" of their products.

WEDDINGS are rare enough in a person's life so that some consumers insist on engraved announcements to let their friends know about them. Taking advantage of the sentimental preference for engraved announcements two companies, one in New York and one in California, have been representing their kind of printing as engraving. Engraving, however, is a process of making impressions from inked metal plates so that the printing is either pressed into the paper or embossed upon the paper. Two companies cited by the Federal Trade Commission had used another process. By an ordinary printing process they first printed whatever they were pretending to engrave on the paper. This printing was then dusted with a powdered chemical which was heated. The effect was to procure a raised, glossy print simulating engraving. The fault, however, lay in representing this type of printing to consumers as engraving. Under an agreement with the Commission, both companies have now agreed to represent their work honestly.

WHEN A COMPANY advertises that its prices are "new low prices" or that its low prices "are good for only ten days" or that a "card must be re-

turned at once to obtain new low prices," the Federal Trade Commission has ruled, all these statements must be true. Last month someone complained that a Minneapolis bedding company was making these statements when they weren't true. The Commission investigated for itself and then, satisfied that the complaint against the company was justified, entered into an agreement under which the company agrees to stop making these claims unless they are so.

LOOKING at the world through the wrong end of a telescope, an Akron lamp manufacturer recently advertised that his lamps had "revolutionized the home lighting industry" and were the world's greatest utility light; they were the handiest, the most practical lights invented, and the world's lowest cost scientific lights. Examining these lamps, the Federal Trade Commission failed to see how a kerosene lamp was revolutionary, except ironically, in a world of electricity. It called the manufacturer to account. Admitting that perhaps he had been exuberant in his advertising, the manufacturer then agreed to stop making these claims. He also agreed to stop saying that his lamps would "magically turn darkness into daylight and would flood a totally dark room with 300 candle power of brilliant white light."

CHICKENS, a Cleveland poultry feed company asserted in its advertisements, "must" have the ingredients contained in its feed to stay healthy. Given these ingredients, chickens "just can't help laying." No other feed would do, the advertisements glowed, because no other feed would increase egg production so much, and result in eggs so large, with shells so strong, and cooking flavor so desirable as its feeds. Competing feed sellers complained and an investigation disclosed that the claims weren't so. Now the poultry feed company has promised the Federal Trade Commission to keep its advertisements accurate. (See *Consumers' Guide*, October 24, 1938, for the protection which laws give farmers on the labeling of animal feeds.)

TWO NEW YORK cosmetic sellers were caught out of bounds on their cosmetic claims last month by the Federal Trade Commission. The first enthusiastically, but inaccurately, reported in its advertisements that users of its reducing cream were losing weight at a rate "averaging 2 pounds a day." It actually reduces you by "inches and pounds," the company advertised. Called before the Federal Trade Commission the company admitted that the product would reduce no weight either by itself or when used with something else. The company has now agreed to stop advertising the cream as a weight reducer.

"Creepy" necks, aging skins, sagging muscles, wrinkles, all of these discouraging symptoms of old age, could be overcome, the second company said, by using its rejuvenator and by taking its vitalizer. The rejuvenator, the company advertised, contained hormones and vitamins, which, when taken internally, were supposed to remove the wrinkles, make the skin youthful, and generally restore a person to quondam pulchritude. The company, after appearing before the Federal Trade Commission, has agreed to discontinue making these claims and to drop the words "rejuvenating and vitalizing" from the trade names of its preparations.

IN WEST VIRGINIA a company was told to stop saying that its reducing tablets would cause anyone who took them to lose 10 pounds in 11 days. The company also said that the tablets had the approval of a noted authority, which wasn't so. It will have to stop saying that, too.

TWO FOUNTAIN PEN companies, one in New York and one in Boston, were told to stop advertising their pens as lifetime pens when in fact they weren't lifetime pens at all. "Only pens of high price and superior quality," the Commission said, "are sold with a bona fide lifetime guarantee." One of the companies was also told to stop saying that its pens were unbreakable, that they held twice as much ink as any other pen, and that they were worth a lot more than they sold for, when these statements were untrue.

Cutting the Costs of Ill Health

A national health program points the way to sounder bodies and safer living for millions of consumers and underconsumers of medical care

THE AMERICAN people are, if you judge by national averages and death rates, healthier than most other nations. But, as has been seen in a previous article,* they are nowhere near as healthy as they have a right to be.

"The sick do not gather in crowds on the streets of our cities," said the President's Technical Committee on Medical Care, "but their needs are not less urgent."

The Social Security Act was passed in 1935. It made some provision for the encouragement of public health work, but none for insurance against the costs of sickness or loss of wages from sickness. In August 1935, the President appointed the Interdepartmental Committee to Coordinate Health and Welfare Activities, comprising Miss Josephine Roche, then Assistant Secretary of the Treasury, as chairman; one member of the Public Health Service's Advisory Council; the Chairman

*"In the Market for Health," in *Consumers' Guide*, Vol. V, No. 11, Nov. 7, 1938.

of the Social Security Board; the Assistant Secretaries of Labor and of the Interior; and the Under Secretary of Agriculture.

This group in turn appointed a Technical Committee on Medical Care, made up of health experts from the Children's Bureau, the Social Security Board, and the Public Health Service. After more than a year of study, their proposals for a health program for the United States were laid before the National Health Conference which met in Washington last July.

The Technical Committee offered a five-fold program for: (1) public health and maternal and child welfare; (2) more hospitals; (3) the medically

needy; (4) increase and improvement of medical care for the people as a whole; and (5) disability compensation for wages lost because of sickness. Here are some of the Technical Committee's comments:

Public health organization has to be extended and modernized. Despite advances under the Social Security program, with Federal grants to the States, the basic health organizations of States, counties, and cities are in many places entirely lacking, in others starved for personnel and equipment.

We know enough practically to wipe out tuberculosis, syphilis, malaria, and certain occupational hazards. For certain other diseases—pneumonia,

DIAGNOSIS

Findings of the Technical Committee on Medical Care

1. Preventive health services for the Nation as a whole are grossly insufficient.
2. Hospital and other institutional facilities are inadequate in many communities, especially in rural areas.
3. One-third of the population, including persons with or without income, is receiving inadequate or no medical service.
4. An even larger fraction of the population suffers from economic burdens created by illness.





IN RURAL AREAS, more people do without medical care—because people are poorer; hospitals, doctors, and nurses are too few; free clinics are almost nonexistent; and public health organization often does not reach that far. This family is lucky. A public health nurse has brought them help.

cancer, mental disorders—we can greatly reduce deaths and suffering. The lives of thousands of mothers and children can be saved each year.

Medical science has probably grown more in the past 75 years than in all of man's history up to then. We have the challenge of getting to the people with what our scientists and doctors know.

Hospitals are the next point. Formerly institutions to which poor folk went to die, hospitals have become the great "workshops of medical practice." We need 360,000 new beds in general, tuberculosis, and mental hospitals; we need 500 health and diagnosis centers in rural districts where

hospitals are not accessible.

For these two recommendations—first, preventive services and treatment of certain diseases and maternal and child care; and second, hospitals—the experts ask the "go" signal, even if the rest of the national health program is slow or incomplete in its sendoff.

Care for the "medically needy" is the third proposal of the Committee.

We have accepted the right of the poor to have teachers and judges. It may appear that they also have the right to doctors, dentists, nurses even if they cannot themselves pay the bills.

Indigent when it comes to the purchase of medical care are the 20 million people who are already dependent

on some form of public assistance; and the 20 million people in families on the self-sufficient level just above relief, who have no margin above daily needs to pay for medical care. These people have more sickness than those with larger incomes; and they receive less medical care. States and local governments, voluntary charities and doctors have probably done all they could. States and the Federal Government must cooperate to provide these citizens with the indispensable minimum of medical attention.

For public health, hospitals, and care of the medically needy, the Committee proposes a 10-year program, with the States taking the major responsibility for administration. Operations would begin in a small way, and only in 10 years would expenditures reach the full level of about 850 million dollars a year. The Federal Government and the States would, it is suggested, share the expense in about equal proportions.

For self-supporting families, the Committee proposes a comprehensive program to bring health within the reach of all. Average figures show families spending 4 or 5 percent of their incomes on health. But averages obscure the essential fact: It is impossible to budget medical care. For the individual family, sickness cannot be anticipated, or its costs figured for each month or year, like food or rent or clothing.

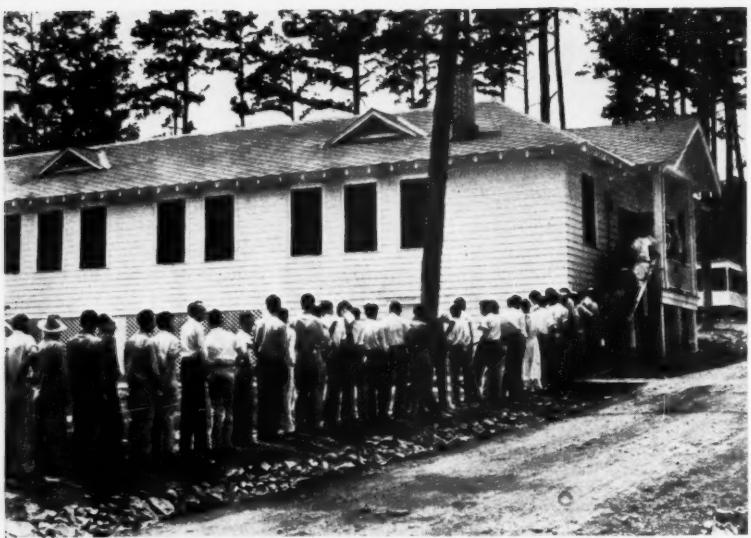
A large number of people may join together to meet the problem. The amount of sickness which thousands of people, or the whole Nation, will experience can be rather closely calculated in advance. We can apply the same principle which makes fire insurance or automobile insurance useful.

Costs which cannot be budgeted by a single family will be spread out, by the insurance principle, over many families and over periods of time.

TREATMENT

Program of the Technical Committee on Medical Care

1. Expand public health activities, and maternal and child welfare services.
2. Build our hospitals up to our needs.
3. Provide medical care for the medically needy—those on relief, and those who, otherwise self-supporting, cannot pay for medical care.
4. Develop a general program of medical care for all the people, distributing the costs over groups of people and over periods of time. (This would take care of point 3.)
5. Insure workers against loss of wages from illnesses which disable them temporarily or for life.



"WE CANNOT EXIST as a Nation, half whole and half diseased," says the Nation's chief health officer. "We have no defense unless all are safe among us." Syphilis is one of several diseases that can be well-nigh stamped out by a program of education, treatment, follow-up work. The last session of Congress authorized a vigorous Nation-wide attack on this scourge. Here a group of men are waiting for free treatment at a new venereal disease clinic in a country district.



HEALTHY CHILDREN are the Nation's strength in years ahead, but 3 out of every 10 children are in families too poor to pay for medical care when they need it. With this poverty go crowded homes, where contagion spreads, and diets that deprive youngsters of the protective foods they need.

"Individuals will make regular periodic contributions into a common fund out of which the costs of medical care will be defrayed for those who are sick."

Even the average costs of adequate medical care, however, exceed the power to pay of great sections of our population. If care be furnished on the most efficient basis, the average cost each year, experts calculate, would be about \$17.50 per person for medical care, and \$7.50 for dental care. This means \$25 a person, or \$100 a year for the average-sized family of 4 people. But two-thirds of the Nation's families earn less than \$1,500 a year. If these families are to get decent medical care, "some part of the cost must be borne by the more prosperous," says the Technical Committee. "This is not a new principle; it has long been practiced in the payment for medical care, and the medical profession has always insisted that people should pay for medical care in proportion to ability to pay."

A program to increase and improve medical care for the entire population, therefore, could be supported either by tax funds, or by insurance contributions from its potential beneficiaries; or by a combination of both methods. The States would determine the best procedures to suit their needs, with the Federal Government giving financial and technical aid.

Such a general program would constitute an alternative to the Committee's third proposal, which is restricted to care for the medically indigent.

Sickness not only brings expense, it deprives the wage earner of his income just when it is most needed. In an average day of the year, 5 or 6 million people are unable to work, attend school, or go about their usual business, because of sickness. About half will, sooner or later, recover. The others are permanently and completely disabled by disease or accidents. Of these, some 2 million are below the age of 65. With their families, they constitute 8 or 10 million people.

Most States have some form of workmen's compensation to cover loss of wages from accidents on the job. The Nation has accepted in its Social Se-

curity legislation the principle of insurance against temporary loss of income because of unemployment, and permanent loss of income from old age.

The fifth proposal of the Technical Committee on Medical Care, then, is for Federal aid to develop programs of disability compensation—insurance against loss of wages from sickness.

GOVERNMENT activities in behalf of the people's health are not new. But the services of public health departments used to be restricted chiefly to sanitation and seeking to prevent epidemics and plagues. During the last 40 years or so, government agencies—Federal, State, and local—have embarked upon a wide program of preventing communicable diseases, and—within the last decade—actually seeking to make their citizens healthier as individuals.

Prevention and care of disease, it has been seen, are two aspects of the same problem. Public health is nothing less than the health of all the people—whether menaced by epidemic or dirty milk supplies, or by a mother's inability to get obstetrical care, or a pneumonia patient's failure to get the serum which can save his life.

Certain types of illness have long been recognized as the province of public care. No dissent has been offered to the Government's paying for illnesses in which long-continued and expensive care is required, for which very few individual patients have the cash. Almost all our hospital facilities for the care of mental diseases are maintained out of tax funds. Four out of every 5 beds for tuberculosis patients are in public hospitals.

Within the last few years, we have seen local, State and Federal agencies tackle the problem of venereal disease, and—to a more limited extent—the control of cancer and pneumonia.

The health of mothers, infants, children has been recognized as the public concern.

During the depths of the depression, Federal Emergency Relief Administration funds were available to the States for the purchase of medical care for families on relief.

Over large areas, poor with chronic

poverty or with the catastrophe of dust storms and drought—in North and South Dakota most extensively, and in 16 other States—the Farm Security Administration has worked out plans, in cooperation with State medical associations and other professional groups, for medical care for low-income families. The Farm Security Administration makes loans, if needed, to the families to enable them to participate in the plan on an annual basis. They continue to pay a small fixed sum each month, and receive emergency medical care as needed.

To these problems, industry, labor, the medical profession, the hospitals, and consumer groups as well as government, have all made some approaches. Voluntary health insurance plans of various sorts provide some coverage for 3 to 4 million people. The need, however, exists for at least 100 million Americans.

Some industrial concerns furnish medical care, and often hospitalization, to their employees. The cost may be borne entirely by the employer or shared by the employer and employees, with the employees' contributions coming out of their wages.

Trade unions may enter into arrangements with physicians so that workers and their families may have medical attention. Costs are covered either by a stipulated payment per employee, or a payment by the union. Some unions maintain fully equipped clinics and sanatoriums.

Trade unions and employee welfare associations sometimes have mutual benefit plans. In return for fixed contributions paid regularly, employees get specified cash payments when sickness makes it impossible for them to work.

Members of fraternal orders often pay a certain sum monthly or quarterly in return for the right to call upon the "lodge doctor."

Consumers may organize into cooperative associations to provide themselves with medical care, very much as they have organized to furnish goods or other services to themselves and their families on a non-profit basis. There are several cooperatives which have engaged doctors to treat their

members, one co-op which runs its own hospital.

People may insure themselves against the risks of hospital expenses alone. The last few years have seen the rapid development of "group hospitalization" plans, mostly on a community-wide and non-profit basis. Today over 2 million people in 50 communities are paying fixed fees each month, so that illness will find most of their hospital expenses taken care of.

Group hospitalization plans, nevertheless, are too expensive for the average wage earner, especially since they make no provision for the patient's doctor bill. The recent meeting of the American Hospital Association took steps which may lead to combining, in group hospitalization arrangements, coverage for both hospital bills and doctors' fees in the hospital.

Universities may provide medical care for their students. In some cases they maintain their own infirmaries. Students pay medical fees, which are generally less than the actual cost of the service.

PHYSICIANS ORGANIZED in their county medical societies may arrange to give all needed medical care to families in return for a fixed fee per month per person or per family, paid in advance. These plans are sometimes restricted to low-income families, sometimes to groups of employed workers. Most of these plans are now to be found in the Pacific Northwest. In these arrangements the doctors have continued to practice as individuals and to maintain their separate offices.

Groups of physicians have also set up clinics, and in one city a hospital, of their own, to provide medical care on a fixed-fee prepayment basis, by contract with individuals or with groups of consumers.

Charity has made attempts to bridge the gap between people's needs for medical care and what they actually get—especially by taking care of the sick in hospitals. But charity has declared itself increasingly unable to accomplish this enormous task.

Doctors have given much time and great amounts of medical service with-

[Concluded on page 19]

16 YOUR FOOD SUPPLIES AND COSTS

HIGHLIGHTS

Larger turkey marketings than in 1937 are expected this Christmas.

Record supplies of winter and spring oranges and grapefruit are in prospect.

Total meat supplies during 1939 are expected to be larger than in 1938, with practically all the increase in pork.

Production of almonds, walnuts, and pecans may be much smaller than in 1937.

Butter prices generally are highest and poultry prices lowest in December.

ALL FOODS Retail food costs declined seven-tenths of one percent from September to October, and reached a new low point for 1938. This drop marked another step in the downward trend in food costs which began in June, but which was checked temporarily in September. Current food costs are lower than in any month since January 1935, and the lowest for October since 1934.

Recent decline in costs was due mainly to marked price reductions in meats, bread, and canned fruits and vegetables. These decreases more than offset seasonal price increases in eggs, butter, apples, and a few fresh vegetables. During October the cost of cereals and bakery products, fats and oils, canned and dried fruits and vegetables hit new low levels for 1938.

Prices of all major foods except eggs, potatoes, and apples remained below their 1937 level during October. Food costs in general were down 8 percent. Sharpest decreases occurred in fats and oils (14 percent), meats (13 percent), dairy products (9 percent), and cereals and bakery products (8 percent). Fruits and vegetables as a group registered the smallest decline over 1937 (1 percent) due to a slight increase in the cost of fresh items which almost wiped out the effect of marked decreases in dried and canned items. Increase in egg costs over 1937 amounted to 6 percent, and eggs jumped to their highest level for this period of the year since 1930.

MEATS Total supplies during 1939 are expected to be larger than in 1938.

levels and a period of warm weather curtailed consumption. These two factors slowed up the rate of price advance. Storage stocks are an important source of supply during the last 2 months of the year, and present holdings still are relatively small. In years in which storage stocks are small, prices generally go up sharply until they hit their peak.

Retail egg prices went up about 2 cents a dozen from September to October and were about the same amount higher than a year ago.

DAIRY PRODUCTS Milk production from October through May, the winter feeding period, is expected to be larger than in 1937-38, and may reach a new high point for this period. Large milk supplies have been the major cause of relatively large butter supplies and in turn the relatively low retail butter prices this year.

Retail butter prices generally go up until they hit their peak in December. This year, however, retail prices have advanced only one cent a pound since reaching their low point in June, an unusual situation. In October butter was retailing at 7 cents a pound less than in October 1937, and was only slightly higher than in October of 1934-35. While all manufactured dairy products are retailing below their 1937 level, fresh milk prices are about the same as a year ago.

CEREALS AND BAKERY PRODUCTS Further price reductions from September to October carried the U. S. average price of white bread to its lowest level since early 1934. Since the price decline commenced last August the average retail price of bread has gone down half a cent a pound.

EGGS Prices usually advance during the last half of the year through November or early December. This year the seasonal increase until a month ago was larger than usual because of small supplies of fresh and storage eggs. During October fresh production increased sharply to reach new high

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come from storage warehouses in the Northern States. The reduction in available vegetable supplies coupled with storage charges or increased transportation costs generally results in an upswing in prices during the winter.

Supplies of most vegetables this winter are expected to be larger than a year ago, with a marked increase in prospect for cabbage. Compared with last October, retail prices of cabbage, celery, onions and sweetpotatoes are lower, while other items are higher in price.

FRESH FRUIT Record supplies of winter and spring oranges, as well as grapefruit, are in prospect for the 1938-39 season. Citrus season is now fully underway and marketings are expected to increase during the remainder of the year. Usually citrus prices are lowest in the winter months, and

highest in the summer and fall. Upward trend in production, however, has tended to lengthen the period of relatively large supplies and to smooth out seasonal price fluctuations. During the season which ended in October when supplies were very large, there was very little price increase between the winter and summer periods. Citrus prices have been relatively low all year. In October the U. S. average retail price of oranges was 28 cents a dozen, about 15 cents less than in 1937, and the lowest October price on record.

Apple supplies, however, are expected to be smaller than in the past season, until the new crop matures in the summer. Apple prices generally are lowest in October and highest in June. During years when supplies are small, such as the current year, the price increase during this period usu-

ally is relatively large. Retail apple prices went up slightly from September to October and were about half a cent a pound higher than a year earlier.

NUTS Nut supplies in 1938-39 probably will be much smaller than a year ago. Last year nut production reached relatively high levels because of record crops of walnuts, almonds and filberts, and a close to record size pecan crop. Current crops of almonds and pecans are expected to be about 40 percent smaller than in 1937 while a 25 percent drop is in prospect for walnuts. Filbert production probably will be about the same as a year ago.

POULTRY Fall and winter broilers, chickens weighing from 2½ to 3½ pounds, start moving to market at this time of the year and are available through March. Supplies considerably larger than a year ago are in prospect. Bulk of poultry marketings during the last 2 months of the year, however, consists of roasting chickens. Supplies of these chickens during this period are expected to continue larger than a year ago. During 1939 supplies of poultry are expected to be even still larger than during the current year.

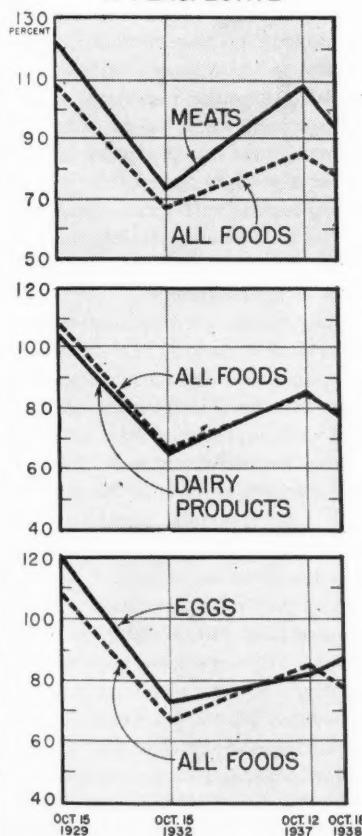
Retail poultry prices declined further from September to October to reach their lowest level for this period of the year since 1934. Prices are about 6 cents a pound less than in 1937.

CANNED VEGETABLES Large supplies have caused further price reductions and pushed down prices to new low levels for 1938. While total supplies (carryover plus current pack) in the 1938-39 season probably won't differ much from the season just ended marked increases and record supplies are in prospect for green peas and string beans. Canned corn supplies probably will be the same as a year ago, but smaller amounts of canned tomatoes and tomato products are expected. In October the retail price of canned green peas was the lowest since the end of 1933 while canned corn was retailing at its lowest level since early 1936.

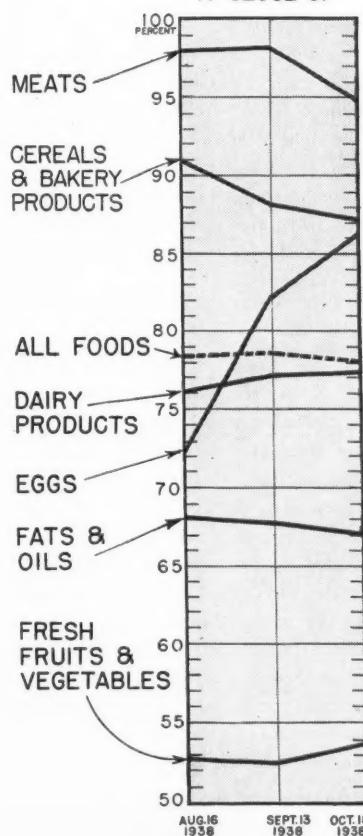
CHANGES IN RETAIL FOOD COSTS

(1923-1925 = 100)

A PERSPECTIVE



A CLOSE-UP





ONCE every 2 years consumer cooperative leaders of the United States gather to take stock of the cooperative movement's standing, thrash out some of its problems, and lay down broad policies for the next 2 years. Almost 200 delegates and some 400 visitors met in mid-October of this year, in the Kansas City, Missouri, municipal auditorium for the 11th Congress of the Cooperative League of the U. S. A.

League members are 1,770 retail cooperatives, claiming 965,000 members on farms and in cities. Last year these societies distributed over 100 million dollars' worth of goods—chiefly groceries, gasoline and oil, farm supplies—and services such as insurance, housing, medical care. At its last Congress, two years ago, the League represented 704,000 members.

Not all societies are affiliated with the League, but the League is generally recognized as the national voice of consumer cooperation in this country. It is, in turn, affiliated with the International Cooperative Alliance, whose members are farm and city cooperative federations of 40 nations.

Emphasis was laid by the Congress on the role of education and publicity in the cooperative movement; the need of developing friendly relations with labor; the importance of eliminating competition among cooperatives; the requirement of cooperatives for financial resources of their own; and the relation of the growth of cooperatives to the preservation of democracy in the United States.

The publicity program of the League revealed a widening use of newspapers and magazines, posters, films, speakers, platform, radio, leaflets, and efforts to enlist the "support of leaders of all organized democratic groups."

Educational programs of cooperatives seek to reach people who do not know about cooperation, and "those

who do know something about it" and "need greatly to know more." With the subject of cooperation recognized as a part of the curriculum in schools and colleges in some States, the Congress called upon other communities to begin the teaching of cooperation. This proposal was supported by a recent recommendation of the National Education Association.

EXPANSION of the cooperative movement has made it a considerable employer of labor. At the same time, the cooperatives, whose greatest strength is among farm groups, have been concerned with enrolling more wage earners in consumer co-ops. A resolution adopted by the Congress places the cooperatives on record in favor of good labor standards. Says the resolution:

"WHEREAS: (1) The Cooperative Movement believes in maintaining proper labor standards, (2) upholds the right of labor to collective bargaining, (3) recognizes the values to be obtained through a harmonious and effective promotion of Consumers' Cooperation in the ranks of organized workers as consumers;

"BE IT THEREFORE RESOLVED: That the delegates of the convention of the Cooperative League of the U. S. A. recognize the principle of organization and collective bargaining for their employees, and call on organized labor to recognize the unique function of the Cooperative Movement in building an economic structure controlled by consumers in their own interest; and further recognize its responsibility to maintain relations with cooperative associations which will not place them at a disadvantage with their private competitors or prevent their performing effectively in the interest of workers who are all consumers."

COOPERATORS want more facts about their own businesses. To obtain

accurate data on the operations of cooperative enterprise, the U. S. Bureau of the Census urged to collect statistics in the 1940 census on cooperatives.

Some frank words were heard on the subject of competition between cooperatives. Differences between farm groups, between religious groups, and between farmers and workers have unfortunately been built up, felt one speaker, so that "many of our organizations who claim a monopoly on the word 'cooperation' refuse to cooperate with each other and war upon one another in the most deadly fashion."

Most useful sessions of conventions are often those in which the delegates frankly evaluate their own work, and turn the spotlight on its weaknesses. Listing some weaknesses of the movement as it is today one speaker stated: "Let us admit immediately that as yet the movement is very loosely bound together on a Nation-wide basis. Let us admit that to a certain degree this weakness is largely brought about by the weakness of the leadership, by the weakness of ourselves who are here assembled. Let us admit that up to the present we have largely failed to accumulate adequate reserves in a centralized body which would make possible the financing of a powerful economic unit. Let us admit that even our strong regionals and locals in many instances have honeycombed the business structure by adopting unsound policies such as credit trading."

Cooperatives need financial institutions of their own. The development of cooperative insurance companies, along with credit unions and cooperative banks, was seen as the cornerstone of the cooperative structure. Pointing to the growth of the Farm Bureau Mutual Auto Insurance Company, with assets of $5\frac{1}{2}$ million dollars, another cooperative leader declared: "By investing their funds in cooperative purchasing, marketing, housing, trade, industry, and in mortgage loans to consumers, cooperative insurance companies can play a prominent part in furthering the development of the whole cooperative movement and thus render further service to members and policy-holders."

TIPS

[Conclusion]

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TIPS TO TOY SHOPPERS

[Concluded from page 5]

amount on them, a little parental ingenuity can help a lot. A building set can be made with blocks cut out of two-by-fours in various sizes. Painted spools can be made into smokestacks. A scroll saw can cut blocks and toys of almost any shape, and here the older children can put their play to work to make toys for younger children. Clay for modelling can be found near any stream or wherever bricks are made. Usually, too, this clay is better than the kind purchased in stores. Kept in fruit jars or a can with a cover, it will stay moist. Soap also is an excellent inexpensive medium for growing young Michelangelos. Sand boxes can be made simply in the yard. A rubber tire and a rope can make a swing. Balancing boards can be made out of planks 4 inches wide, 5 inches thick and 10 feet long. Packing boxes can be playhouses or doll houses.

Children of this age sometimes are musically inclined. Unfortunately most toy musical instruments lose pitch very quickly even when they are relatively expensive. For homes where there is someone who likes to produce sound effects, drums can be made out of hatboxes or chopping bowls; rubber bands can be strung on nails to make homemade lyres; whistles and pipes can be made out of willow branches; and brass tubes can be experimented with. Where there is money for a phonograph, music can take an important and satisfying place in the child's play; he can dance to it, sing to it, play to it, march to it. In this case, tiny play phonographs are less durable and eventually more expensive than a well made portable phonograph that the child can handle.

For boys and girls over 6, pocket-books and ingenuity are the only limits to the toys and games that may be encouraged. For children of these ages, the principle of obtaining toys and games that require creative participation by the child is most important.

With such toys as telescopes, microscopes, chemistry sets, paint sets, and modelling clay, the fun and the value are limited by the quality of the mate-

rials and tools supplied. Many such outfits capitalize upon the educational halo which envelopes chemistry sets, or building sets, without actually supplying the child with materials that have an educational value. Parents should examine building sets, for example, to make sure that the instructions are clear. The set should be accompanied by an inventory of its contents. Make sure, too, that the set is complete as it stands and does not require the purchase of additional materials. Toy microscopes and telescopes that do not work are worse than useless.

Young artists will appreciate large crayons that they can grip in their hands. And to prevent them from breaking they may be shellacked before use. For the young Leonards there are 4 kinds of paints: powder paints which are mixed with water; poster paints which have the water mixed in; finger paints which children may apply to oiled paper with their hands, and oil paints.

Poster paints purchased in quarts in yellow, blue, and red will serve most children very well and very economically. Other colors may be obtained by mixing these primary colors. To stretch this paint, water may be added judiciously. Oil paints may be made to go further by adding linseed oil and turpentine.

Oil paint brushes should be cleaned with turpentine, then wiped with kerosene and rags. They should be hung up with strings around their handles, brushes down. Water color brushes should be washed in soap and water and put away in a tall glass jar.

For the very young artist large sheets of wrapping paper are better than anything that can be bought. They encourage large free movements by the child. Unprinted newspaper stock which comes either in rolls or by the sheet can also be used. This paper can be tacked on an easel or to a screen.

Books, of course, introduce another dimension into the minds of children at this age. Some parents will buy their children books, and these can be shellacked so their bindings and covers hold up. Thoughtful parents will also encourage their children to obtain library cards, to take care of books and

to return them. Thus the child is introduced into still another world, the world in which there are civic responsibilities.

Finally, parents interested in exploring toy and play possibilities could also do very well with a library card. There are, of course, a vast number of books on the subject. State extension services, too, have prepared pamphlets on this subject. These may usually be had free by writing to the State Extension Service at your State university.

CUTTING THE COSTS OF ILL HEALTH

[Concluded from page 15]

out remuneration. Before the depression the amount of free time which doctors gave was estimated to have been worth 300 million dollars a year; after the depression set in, much more. Some of this was free service in hospital clinics, some of it treatment of poor patients from whom the doctors expected no pay. Some of it was work for which the doctors sent bills, but failed to collect.

At last it is agreed that nothing less than a concerted Nation-wide attack upon ill health and death can avail us greatly. In this attack we must join all the agencies of government—local, State and Federal—all the professional groups concerned, and—not least—the people themselves.

The Technical Committee emphasized that its proposals were only a basis of consideration. The full recommendations, moreover, were not proposed for immediate adoption, but rather as a goal after "gradual expansion along well-planned lines" to be achieved within 10 years. The Federal Government would not superimpose a single scheme upon States with varying social and geographical problems. It would offer its aid to the States, which would work out plans to meet local needs.

This is the program for action before the people. "In the whole challenging field of health security, citizen interest is equal if not superior to that of the health official," says the Surgeon General of the U. S. Public Health Service. Health thus looms up as Consumer Problem Number One.

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